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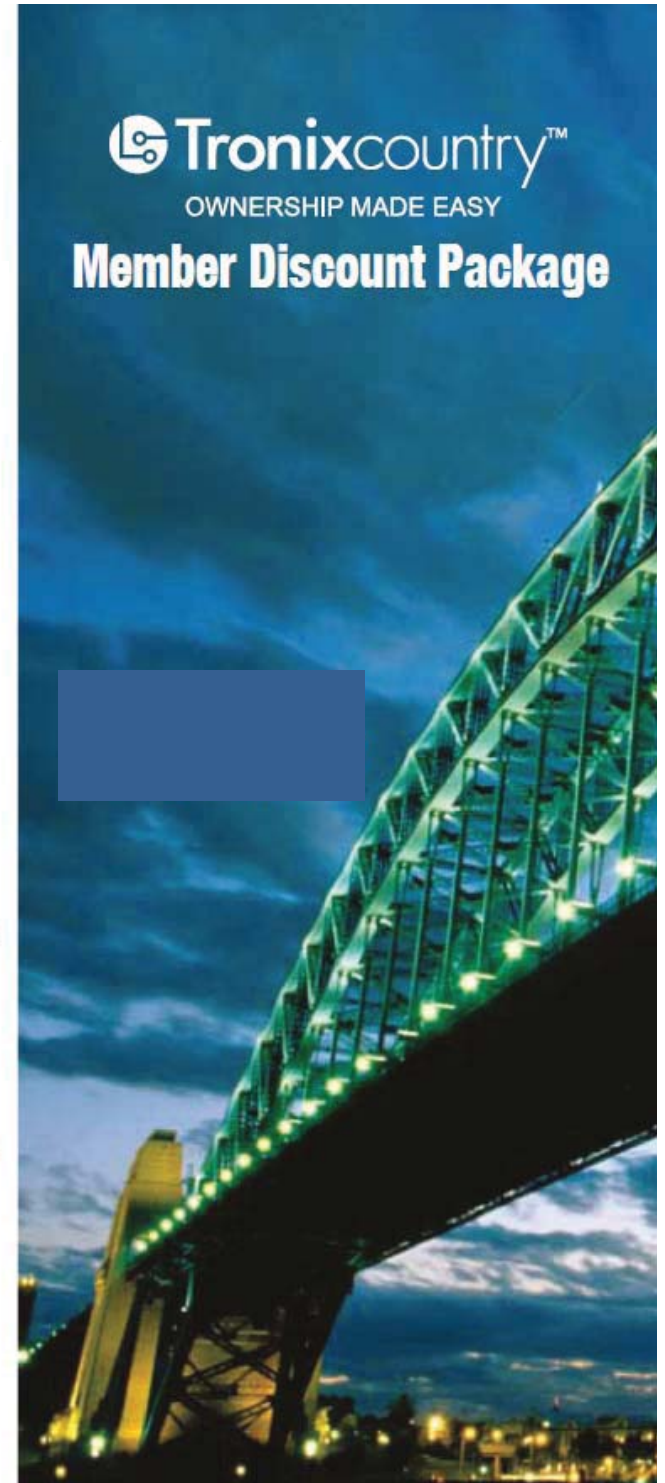
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OWNERSHIP MADE EASY

Member Discount Package





# Travel Expertise

## SAVE MONEY. SAVE TIME.

For over 50 years NSD has been a travel companion to millions of members.

### Travel AFFORDABLY

Incredible rates for flights, hotels, car rentals, cruise and travel or tour packages.

**Lowest Fare Guarantee** – we will not be beat on price!

Always connected to the latest discounts and promotions

### Travel INTELLIGENTLY

You no longer need to go to multiple websites searching for the best deals. One website does it all!

### Travel NOW

For no-hassle travel arrangements and assistance

**Book online now at:**

For Unbeatable Hotel Discounts book online or dial Toll-free

# 800-916-1439

Members booking 1 or 2 nights through our website or our tollfree number may send us their receipt for up to **5% cash back**.



## Automotive Discounts

Save hundreds of dollars per year on automotive service and rentals at thousands of locations nationwide. For additional current offers visit [www.preferredmembers.com](http://www.preferredmembers.com).



PROTECT CHECK

### Aamco Transmissions, Inc. -

As an NSD member you are able to take advantage of AAMCO's FREE Protect Check™ when you bring your vehicle into your local

AAMCO Transmission Center.

Retail Value \$39.95



FREE TRANSCAN

As an NSD member you are able to take advantage of AAMCO's FREE TranScan™ when you bring your vehicle into your local AAMCO Transmission Center.

Retail Value \$85.00



**Jiffy Lube** – Enjoy 10% off all services at participating locations only. For locations visit [www.jiffylube.com](http://www.jiffylube.com). Not valid with any other offer.



### Maaco Collision Repair -

Members receive 10% off all paint service. Not valid with any other offer. Member must present this brochure at time of estimate. Participating centers only.



### Meineke Discount Mufflers -

NSD members are entitled to a 10% discount off invoice, tax not included, at the time of service. Discount is not good with any other promotions. Member must show brochure at time of service.



### Precision Tune Auto Care -

\$10 OFF Lifetime Brake Service. Discount applied toward regular price. Must show for discount.

## Theme Park Discounts



Your Fan Club is good for the following valuable benefits:

- Ticket discounts at Universal Orlando theme parks - Universal Studios and Islands of Adventure
- Room discounts at Portofino Bay Hotel, a Loews hotel
- Ticket discounts for - Wet 'n Wild, Orlando Water Park - discounts at CityWalk - discounts for Universal Studios Hollywood

This fan club membership entitles you and your guests (maximum of six) to incredible benefits at any Universal Orlando theme park, Universal Studios Hollywood and much more. Call 1-888-777-2131 use Fan Club # for current membership benefits, admission savings and Orlando vacation package information.

Not available to the general public. All membership benefits are subject to change without notice. This brochure has no cash value and cannot be combined with any other offers. Membership brochure must be presented at time of transaction.

### Club USA. Your Membership to Adventure & Year-Round Savings

\$5 OFF Sea World Orlando • Sea World San Diego  
Sea World San Antonio • Busch Gardens Tampa Bay

\$4 OFF Busch Gardens Williamsburg • Sea World Cleveland

\$3 OFF Sesame Place • Adventure Island • Water Country USA

for current savings visit

# 866-294-0934

M - F 8:30 AM - 5 PM EST



# Want to save on prescription drugs? Now you can.

Use your RxSavingsPlus drug discount card.

- 1) Take your prescription(s) into any of the more than 59,000 participating pharmacies
- 2) Present your RxSavingsPlus card to the pharmacist along with your prescription(s).
- 3) Pay the pharmacy.

It's simply a great way to save money on prescription drugs. After working closely with pharmacies and drug manufacturers, we've negotiated lower prices for thousands of medications, and share these savings with you. To see how much you would save on your own prescription medications, call toll-free 1-877-673-3688, or ask at your local pharmacy.

**Save an average of 20%.**

Visit us online to see how much you can save.

<http://nsd.rx savingsplus.com>

Brand	Qty.	Avg. Retail price	Avg. RxSavings Plus price*	Generic	Acq. Retail price	Avg. RxSavings Plus price*
For High Blood Pressure <b>Tenormin® 50mg</b>	30 tablets	\$58.20	<b>\$49.11</b>	atenolol 50mg	\$10.45	<b>\$6.28</b>
For Diabetes <b>Glucophage® 500mg</b>	30 tablets	\$35.39	<b>\$29.34</b>	metformin 500mg	\$12.24	<b>\$8.15</b>
For Asthma <b>Proventil® 90mcg</b>	1 inhaler /month	\$49.44	<b>\$42.00</b>	albuterol 90mcg	\$25.52	<b>\$24.05</b>
For Depression <b>Prozac® 20mg</b>	30 capsules	\$172.94	<b>\$149.73</b>	fluoxetine 20mg	\$15.74	<b>\$8.27</b>

**No fees, no paperwork, no catch!**

**No enrollment fees.**

**No enrollment or claims paperwork.**

**No monthly or annual fees.**

**No membership fees.**

**No restrictions or obligations.** You are under no obligation to use your card exclusively.

**No eligibility questions.**

**No waiting period.** Use your RxSavingsPlus drug discount card today.

**No risk.** We respect your privacy and will not sell your personal information to any other part

**This is not insurance.**

**Discounts are only available at participating pharmacies.**

Savings may vary by drug and pharmacy. Savings are based on actual 2007 drug purchases for all drug discount card programs administered by Caremark. The program administrator may obtain fees or rebates from manufacturers and/or pharmacies based on your prescription drug purchases. These fees or rebates may be retained by the program administrator or shared with you and/or your pharmacy.

By using this card, you agree that you are responsible for paying the entire prescription cost of the medication after the application of any applicable discount. Prescription claims through this program will not be eligible for reimbursement through Medicaid, Medicare or any other government program.

Drug list coverage is compared only to Legend drugs and does not include diabetic supplies also covered in this program.

RXBIN:  
RXPCN:  
RXGRP:  
ISSUER:  
ID:

# How much will you save with your RxSavingsPlus drug discount card?



**Savings of up to 50% when you order by mail.**

Take advantage of our mail service option and you could save even more. To start using the RxSavingsPlus mail service, call toll-free 1-877-673-3688



**Our drug list contains over 99% of all prescription medications.**

You can use your RxSavingsPlus discount drug card for almost all commonly prescribed medications, both brand name and generic.



**Instant savings may be found at 9 out of 10 pharmacies.**

Just some of the RxSavingsPlus participating pharmacies:

A & P Pharmacy	Happy Harry's	Pharma-Card
Accredo Health Group, Inc.	Harveys Supermarket	Pharmacare
ACME Pharmacy	Health Partners	Price Chopper
Albertson Pharmacy	Henry Ford Medical Center	Publix Pharmacy
Ameridrug Pharmacy	Ingles Pharmacy	QFC Pharmacy
Arrow Prescription Center	Integrity Pharmacy	Quality Markets
Baker's Pharmacy	Kash n' Karry	Quick Chek Pharmacy
Bartell Drug	Kerr Drug	Ralphs
Big Y Pharmacy	Kindred Pharmacy	Rite Aid Pharmacy
Bi-Lo Pharmacy	Klein's Pharmacy	Safeway
Brookshire Pharmacy	Klingensmith's Drugs	Sam's Club Pharmacy
Caremark Pharmacy	Kmart Pharmacy	Sav-On
Cashwise Pharmacy	Kroger Pharmacy	Scolari's
City Market Pharmacy	Longs Drug Store	Scotts Pharmacy
Clinic Pharmacy	Marc's Pharmacy	Shop 'n Save
Costco	Martins	Shoptrite Pharmacy
Critical Car Systems	Mediserv	Smith's Food & Drug
Discount Drug Mart	Med-X Drug	Snyders Drug Store
Doc's Drugs	Meijer Pharmacy	St. John Pharmacy
Drug Emporium	Morton Pharmacy	Stop & Shop Pharmacy
Drug Warehouse	NCS Healthcare	Superfoodmart
Drugs for Less	Neighborcare	Target Pharmacy
Eckerd Drugs	Nob Hill Pharmacy	The Pharm
Fairview	Omnicare Pharmacy	Tops Pharmacy
Family Fare Pharmacy	Oncology Pharmacy	Ukrop's Pharmacy
Food City	Option Care	USA Drug
Fred Meyer's Pharmacy	P & C Food Market	Walgreens
Gerbes Pharmacy	Pathmark Pharmacy	Wal-Mart Pharmacy
Glen's Pharmacy	Patient First Pharmacy	Wegmans
Haggen Pharmacy	Pavilions Pharmacy	Winn-Dixie Pharmacy



Members: Call toll free 1-877-673-3688

Pharmacists: The RxPCN, RxGRP, and the full participant ID and the 01 person code must be submitted online to process claims for this program. For information call toll-free 1-800-364-6331.



## **NCD Financial, LLC Account Terms & Conditions for Member Benefit Services**

**I. General:** The following applies to all Member Benefit Services (Member Benefits) purchased by NCD Financial, LLC customers in conjunction with your Account Terms and Conditions. In this "Explanation of Member Benefits," "we," "us," and "our" and "Producer" refer to NCD Financial, LLC. "Your," "you," "Customer" "Member", "Client" and "Covered Member" refer to all persons who receive, purchase, and or are eligible to receive a variety of NCD Financial Member benefits. Nation Motor Club, Inc. DBA Nation Safe Drivers (NSD) and Legal Club are "Third Party Service Providers", "Service Providers" and or "Providers". Your Member Benefits are comprised of unlimited customer technical support, Account Management Services, Bonus Reward Points, and, but not limited to, additional Member Benefit Services provided by us or Third Party Service Providers. Please note that contracts with Third Party Service Providers are valid when all client and producer procedures are met.

**Effective Date of Coverage, and Benefit Term:** Once the initial payment for Supplemental Member Benefits is received, the Effective date of Coverage begins the first day of the month following the first thirty (30) days from receipt of payment, provided all payments have been received. Benefits are provided on a calendar monthly basis and are renewed at calendar monthly intervals when the monthly membership benefits payment is received or the customer's Account is not in default. Monthly Member benefits will automatically renew on a monthly term basis unless you cancel these benefits or default on electronic monthly membership renewal payments, voluntarily or involuntarily.

**Cancellation and Refund of Member Benefits:** While you can cancel these services at any time, you will continue to be billed and remain eligible for all services until you inform NCD Financial, LLC, either in writing at 1388 West Biztown Loop, Hayden, Idaho 83835, via info@ncdfinancial.com or through our Customer Service Department at 800-654-6310, M-F 09:00 am through 6:00 pm PST that you want to cancel this service. Upon notice of cancellation, you will no longer be billed for these Member Benefits. No refunds for Member Benefits are available. However, you will continue to be eligible for benefits through the calendar month that Member Benefit Fees were paid. If your Account goes into Default, we may suspend any Supplemental Member Benefit purchase you are receiving until you cure such Default.

**Notice of Member Benefit Fee Changes:** In the event that the amount of the Monthly Membership Benefit fee changes, you will receive a sixty (60) day notice.

**Third Party Member Services Eligibility Requirements:** When accessing services, all NCD Financial Covered Members and Extended Eligible Members (if applicable), should be able to provide: an assigned Member Number and Producer Code. Additionally, Member Number may be required to access Legal Services. Extended Eligible Members are: member's spouse or significant other, any children of members between the age of 18 and 25, and any legal dependents who are living with and are dependent upon the member; such as a parent or grandparent. Only Legal and ID Theft Restoration Services offer services to Extended Eligible Members.

**Disclaimer:** The purpose of NCD Financial's Supplemental Member Benefits is to provide service in specific common emergency and or nuisance situations for motorists, as well as situations where consumers are increasingly vulnerable, such as ID theft. It additionally provides specific and limited discounts on legal services, travel, and prescription drugs; All Membership Benefits are subject to the Terms and Conditions of the Third Party Service Provider. **NCD Financial Supplemental Member Benefits ARE NOT liability insurance contracts and DO NOT, AND ARE NOT INTENDED TO comply with any financial responsibility law. This is NOT AN INSURANCE CONTRACT.**

**Limitation of Liability:** You agree to indemnify and hold us, our Third Party Partners, parents, subsidiaries and affiliates, and each of their respective members, officers, directors, employees, agents, co-branders and/or other partners, harmless from and against any and all claims, expenses (including reasonable attorneys' fees), damages, suits, costs, demands and/or judgments whatsoever, made by any third party due to or arising out of: (a) your use of any supplemental product or member benefit service made available to you through NCD Financial, LLC (b) your breach of this Agreement and/or (c) your violation of any rights of another individual and/or entity. The provisions of this paragraph are for the benefit of NCD Financial, LLC, its Third Party Partners, its parent, subsidiaries and/or affiliates, and each of their respective officers, directors, members, employees, agents, shareholders, licensors, suppliers and/or attorneys. Each of these individuals and entities shall have the right to assert and enforce these provisions directly against you on its own behalf. NCD Financial, LLC reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you shall cooperate with us in asserting any available defenses.

All NCD Financial Member Benefits not specifically provided by NCD Financial are subject to the terms and conditions of the Third Party Service Provider. NCD Financial LLC makes no, nor provide any warranties for services or products provided by Third Party Service Providers either expressly or implied as to the fitness of the product and or service, or its particular use or purpose, and shall not be LIABLE FOR ANY LOSS OR DAMAGE, DIRECTLY OR INDIRECTLY, ARISING FROM THE USE OF SUCH SERVICES, PRODUCTS OR SUPPLEMENTAL PRODUCTS OR FOR CONSEQUENTIAL DAMAGES. Except as expressly provided herein, NCD Financial, LLC will not be liable for any consequential, special, indirect, or punitive damages related to your merchandise or any services, product, supplemental product or Member Benefit received from us, or available through us, even if advised of the possibility of such damages, or for any claim by any third party. You agree that for any liability related to the purchase of a product, service supplemental product or Member Benefit, we are not liable or responsible for any amount of damages above the amount invoiced for that period for the applicable

product, service or benefit, or for the actual cost of the service. Notwithstanding anything in this Agreement to the contrary, the remedies set forth in this Agreement shall apply even if such remedies fail their essential purpose. NCD Financial does not accept liability beyond the remedies set forth herein, including but not limited to any liability for any product, supplemental product or service not being available for use, lost profits, loss of business or for lost or corrupted data or software, or the provision of services, support or benefits.

## **II. Emergency Road Service Benefit (When Applicable):**

You must register your vehicle with us before initial coverage begins or as soon as possible thereafter in order to claim Roadside Benefits for the next coverage period. You can register your vehicle by contacting our Customer Service Department. Your membership contract contains NSD 24 hour emergency road service telephone number for member to call when member's auto is disabled. NSD will dispatch an emergency service vehicle to your aid, and you are covered for a maximum per disablement for road service, (one service call per disablement). If for any reason road service cannot be dispatched, the member shall receive authorization from NSD to use a garage of their choice, and, upon presentation of original paid tow company receipt, the club shall reimburse the member up to the amount of plan selected.

**Reimbursement:** If for any reason roadside services cannot be obtained by calling the toll-free number, you may qualify for reimbursement of your receipted towing expenses. For consideration, send your original paid receipts as soon as reasonably possible to NAB, 800 Yamato Road, Suite 100, Boca Raton, Florida 33431, Attn: Claims. Qualifying submissions will be reimbursed up to \$50.00: except for Locksmith services which will be reimbursed up to \$25.00.

**NOTICE OF CLAIM:** All claims must be submitted to 800 Yamato Road, Suite 100, Boca Raton, Florida 33431, Attn: Claims as soon as reasonably possible. The Provider reserves right to deny all claims if received later than 60 days. (There is no time limit for Residents of Wisconsin)

### **Emergency Road Service Consists Of:**

**MECHANICAL FIRST AID:** Any service requiring a minor adjustment (exclusive of parts) to enable a disabled vehicle to proceed under its own power.

**TIRE SERVICE:** Changing an inflated spare from mount to wheel.

**BATTERY SERVICE:** Attempting to start vehicle with a booster battery.

**DELIVERY SERVICE:** Delivery of an emergency supply of gasoline, oil, water and other accessories and supplies as may be required and available. Cost of materials delivered shall be paid for by the member.

**TOWING SERVICE:** When a vehicle cannot be started, it can be towed to a destination of your choice by authorized towing service within 15 miles radius. Additional mileage is available and is expected to be paid to the service provider by you at the time service is rendered.

**LOCKSMITH SERVICE:** If keys are locked inside the member's vehicle, NSD will dispatch a locksmith for service. Costs associated with lock repair and keyhole extraction is member's responsibility.

**MAP SERVICE:** Your membership allows you to request and receive specially prepared maps for travel. Merely call 866-294-0934 two weeks in advance of your trip, giving your trip origin and destination.

**THEFT REWARD:** NSD will pay a person, (excluding member's family or relatives) \$500 for information leading to the arrest and conviction of a person for the theft of a member's vehicle or tagged valuable articles.

### **EXCLUSIONS:**

The Roadside Service Benefits do not cover the following:

- a.) Any violation of motor vehicle or traffic laws relating to the operation of a motor vehicle. Driving under the influence of intoxicating liquors, narcotics or psychedelic drugs. Driving without a valid operator's permit, or leaving the scene of an accident without disclosing identity, or failing to stop to ascertain injury and lend assistance, commonly known as hit and run driver.
- b.) When any motor vehicle is operated without permission of the owner thereof.
- c.) Under section 1 hereof, service for trucks in excess of one ton chassis, busses, trailers, tractors, or vehicles of dual wheel class.
- d.) For any service requiring removal of snow or ice from or around Member's motor vehicle, or from any driveway or premises, or street, highway or parking area.
- e.) Gas/credit card receipts are not accepted.
- f.) Reimbursement sought for any bill which, in the opinion of NSD appears to be false or fraudulent, and not for the claimed services.
- g.) All parts of motor vehicle, rental battery, return of rental battery, supplies or accessories furnished by garage or service station shall be at the sole expenses of the member.
- h.) All repairs and material used in repairing flat tire, or services requiring more than one trip by garage or service station shall be at the sole expense of the member.
- i.) By being involved in any traffic accident or any accident involving a motor vehicle in which a Police Traffic Accident Report is not filed or made a matter of record.

**Conditions and Limitations of Roadside Services by the Service Provider:**

## **NCD Financial LLC Account Terms & Conditions for Member Benefit Services**

Membership benefit coverage applies only to the scheduled vehicle. Benefits are limited to one (1) service per seventy-two (72) hour period. More than five (5) claims within a calendar year is deemed excessive by the Service Provider and cause for cancellation.

### **III. ID Theft Restoration Services Including Legal Services**

(Legal Club is the Administrator of the ID Theft Restoration Service)

**ID Theft Restoration:** Upon notification of an identity theft incident, Privacy Advocates will act on behalf of our members as a dedicated case manager to:

- Investigate and confirm the fraudulent activity, including known, unknown and potentially complicated additional sources of identity theft.
- Complete and mail customized, pre-populated, state specific "Fraud Packet" via certified mail with pre-paid return instructions.
- Place phone calls, send electronic notifications, and prepare appropriate documentation on the member's behalf, including dispute letters for defensible complaints to any and all appropriate state agencies and financial institutions.
- Issue fraud alerts and victim statements when necessary, with the three consumer credit reporting agencies, the FTC, SSA, and U.S. Postal Service.
- Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce member's rights.
- Assist the member in notifying local law enforcement authorities to file the appropriate official reports.
- Utilize real time access to public records reports including DMV, criminal, address changes, liens, and judgments for further investigation where applicable.
- Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.
- Provide members with a "Case Completion Kit" including copies of documentation, correspondence, forms and letters for their personal records.

**In Addition**, each member will receive up to \$25,000 of benefits provided by a nationally recognized Carrier with an "A" or better AM Best Rating. This Service will help members offset some of the cost of restoring their identity to its original status, including:

- Lost wages: \$500.00 per week for 4 weeks maximum
- Re-filing of loans
- Defense cost for certain civil & criminal lawsuits: Reasonable and necessary fees incurred in the United States by the Member with the Provider's consent for an attorney appointed by them for:
  - a) Defending any civil or criminal suit brought against the Member by a creditor, collection agency or other entity acting on behalf of a creditor for non-payment of goods or services, or default on a loan solely as a result of a stolen identity incident.
  - b) Removing any civil or criminal judgment wrongfully entered against the Member solely as a result of a stolen identity incident.
- Reimbursement of fees: Reasonable and necessary costs incurred in the United States by the Member for:
  - a) Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event.
  - b) Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the Member's efforts to report a stolen identity and/or amend or rectify records as to the Member's true name or identity as a result of a stolen identity incident.
  - c) Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the Member's discovery of a stolen identity incident.

\*Id theft benefits are not available in NY State.

### **IV. Free and Discounted Legal Services for Individuals and Families**

Beyond the reimbursement of eligible defense costs, this identity theft program provides access to unlimited discounted legal care, at capped hourly rates, enabling members to both defend themselves and prosecute thieves.

Identity theft victims have access to a proprietary attorney network that will represent them at the low hourly rate of \$125.00, or 40% off the plan attorney's usual and customary hourly rate, whichever is greater, for all extended legal care.

#### **Family Legal Plan**

Members and their family will have access to a nationwide network of plan attorneys that have contracted with Legal Club to provide free and discounted legal services. Upon contacting our MSD, members will be referred to a plan attorney based on language, area of law, and location.

#### **Free Legal Services**

The following nine (9) services are available at no charge from your plan attorney.

- Initial phone consultation for each new legal matter (no time limit)
- Initial face-to-face consultation for each new legal matter (no time limit)
- Review of independent legal documents (6 page maximum per document, no

limit to the number of new independent documents)

- Plan attorneys will prepare a free Simple Will for the member and their family, as well as update the Will annually for free.

- A state specific, web based, free Living Will form is available to Members. This form can be notarized by a Notary Public. Store this document in a safe location

- Plan attorneys will help Members represent themselves in small claims court

- Assistance in solving problems with government programs, such as INS and welfare

- When deemed appropriate by the plan attorney, he or she will write letters on the members behalf (one letter per legal matter, with no limit on the number of new legal matters)

- When deemed appropriate by your plan attorney, he or she will make phone calls on the members behalf (one phone call per legal matter, with no limit on the number of new legal matters)

\*In many states, Attorney liability may require Plan Attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

#### **Deeply Discounted Legal Services\*:**

The following are eight (8) commonly used legal services for which plan attorneys have agreed to charge a one-time, deeply discounted fee.

Legal Service	Member Rate	Non-Member Rate
Traffic Ticket Defense	\$89.00	\$199.00
Name Change	\$155.00	\$365.00
Simple Will (w/Minors Trust)	\$250.00	\$530.00
Bankruptcy (Chapter7)	\$750.00	\$1,500.00
Non-Support (Spouse/Child)	\$275.00	\$1,490.00
Simple Divorce	\$275.00	\$1,100.00
SRegular Incorporation	\$295.00	\$585.00
Personal Real Estate Closing	\$250.00	\$675.00

The fees listed above do not include additional filing fees, costs, or administrative expenses. They are only for legal services rendered.

#### **Guaranteed Low Hourly Rate:**

Plan attorneys have contracted to never charge more than \$125.00 per hour, or when appropriate, give members a 40% discount off their usual and customary hourly rate, which ever is greater for legal care that goes beyond the free and discounted services described above.

#### **Retainers:**

In the case of extended legal care, plan attorneys may ask the member for a retainer. Any retainer sought will be computed by multiplying the number of hours a plan attorney believes a case will take, by the appropriate discounted hourly plan rate. For instance; 10 hours x \$125.00 = a retainer of \$1,250.00. Any unused portion of the retainer will be returned to the member.

#### **Contingency Fee Discounts:**

The contingency fee discount will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.

\*In many states, Attorney liability may require Plan Attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

#### **Please use the following contact information to access your benefits.**

Always identify yourself as a Nation Safe Drivers Member when accessing any of your benefits

**Identity Theft:** 866-IDHelp2 (866-434-3572) Policy Number: [REDACTED]

**Restoration & Lost Credit Card Assistance:** 800-441-6531

**Legal** [REDACTED] .com

**Legal Services Disclaimer:** NCD Financial encourages its Members to inquire into the credentials and licenses of legal professional that they authorize to represent, and or advise them. This should include all professional members of a legal team assigned to your issue, and or case. Legal representation does not in any way ensure the desired outcome for any individual.

### **V. Member Discounted Services for Prescription Drugs, Automotive**

**Services, Travel and Theme Parks:** For details on these benefits, please refer to the "Member Discount Package" and "RX SavingsPlus" documents which can be found at [www.ncdfinancial.com/discounts](http://www.ncdfinancial.com/discounts).

### **VI. NCD Financial Technical Support Services**

NCD Financial offers unlimited Technical Support for specific electronics that assists Members with accessing the manufacturer's Technical Support, obtaining appropriate repair and operating system discs, and instructing Members on how to open their systems in a safe mode where the operating system can perform diagnostics. In some limited, pre-authorized cases, where the Member must first sign a waiver in the event that any of their personal programs and documents are lost, NCD Financial may accept the return of some electronics for diagnostics, limited repairs, and in limited cases, replacement options.